

MATTHEW

Dentist

SOCIABLE,
STRAIGHT SHOOTER,
ALWAYS SEEMS
TO FIND A SOLUTION.

GOAL: Build a rainy-day
fund



YOU WORK HARD.
BANKING SHOULD
BE EASY.

You may earn up to \$400¹ through February 28, 2022

when you open and use a new, eligible PNC WorkPlace Banking® Virtual Wallet® product in a qualifying location.*

1. CHOOSE YOUR ACCOUNT

2. SET UP DIRECT DEPOSIT

3. COLLECT YOUR CASH

EARN \$400¹ if you

OR EARN \$200¹ if you

OPEN A NEW VIRTUAL
WALLET® WITH
PERFORMANCE SELECT

OPEN A NEW VIRTUAL
WALLET® WITH
PERFORMANCE SPEND

SET UP A QUALIFYING
DIRECT DEPOSIT OF \$5,000

Complete this requirement within
60 days of account opening



SET UP A QUALIFYING
DIRECT DEPOSIT OF \$1,000

Complete this requirement within
60 days of account opening



LOOK FOR YOUR CASH REWARD IN YOUR NEW
PNC WORKPLACE BANKING VIRTUAL WALLET PRODUCT

within 60 to 90 days of completing the requirements

*Products and offers are not available in all areas. Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend and the associated offers are available only to those who live in qualifying areas in the following states: AL, AZ, CA, CO, DE, FL, GA, IL, IN, KY, MD, MI, MO, NC, NJ, NM, NY, OH, PA, SC, TX, VA, WI, WV and Washington DC. Offer is contingent on product availability and may vary based on where and how you open your account and your address. Talk to your PNC Banker for details.

HOW YOU HANDLE OVERDRAFTS SHOULD BE IN YOUR CONTROL, NOT JUST YOUR BANK'S.

Introducing Low Cash Mode® in the PNC Mobile app²

SCHEDULE A FINANCIAL WELLNESS CONVERSATION
WITH YOUR PNC WORKPLACE BANKER.

CONTACT ME TODAY



- Dawn Brown
- dawn.beery.brown@pnc.com
- 216-222-5469

CONTINUED>>

pnc.com/workplace/employee

 **PNC** | WorkPlace Banking®
A part of PNC Organizational Financial Wellness



1 Offer is contingent on product availability and may vary based on where you open your account and the ZIP code of your primary address. For origination through a PNC location, product availability will be based on the physical PNC location. You may earn a \$400 reward if you open a new PNC WorkPlace Banking Virtual Wallet with Performance Select, or a \$200 reward if you open a new PNC WorkPlace Banking Virtual Wallet with Performance Spend. Changing your product type any time after account opening and prior to the payout of your earned reward could result in different offer requirements and reward amount.

To qualify for the reward, the new PNC WorkPlace Banking Virtual Wallet product must be opened with a valid PNC WorkPlace Banking company code online, or at a physical PNC location or call center by presenting this flyer from 1/1/2022 to 2/28/2022, and a qualifying Direct Deposit(s) must be received within the first 60 days. Your Virtual Wallet product must remain open in order for you to receive the reward, which will be credited to the eligible account within 60–90 days after all conditions have been met and will be identified as “Credits Check Reward WP” on your monthly statement.

A qualifying Direct Deposit for this offer is defined as a recurring Direct Deposit of a paycheck, pension, Social Security or other regular monthly income electronically deposited by an employer or an outside agency into the Spend account of a Virtual Wallet with Performance Select or Virtual Wallet with Performance Spend. The total amount of all qualifying Direct Deposits credited to your Spend account must be at least \$5,000 for Virtual Wallet with Performance Selector \$1,000 for Virtual Wallet Performance Spend. Credit card cash advance transfers, wire transfers, person to person transfers, transfers from one account to another or deposits made at a physical PNC location or ATM do not qualify as qualifying Direct Deposits.

New account will not be eligible for offer if any signer has signing authority on an existing PNC Bank consumer checking account or has closed an account within the past 90 days, or has been paid a promotional premium in the past 24 months. If multiple accounts are opened with the same signers, only one account will be eligible for the premium. Trust, Estate and other specialty titled accounts are excluded from this offer. For this offer, signing authority will be defined by the customer name(s) and Social Security number(s) registered on the account. Offer may be extended, modified or discontinued at any time and may vary by market. The value of the reward may be reported on Internal Revenue Service (IRS) Form 1099, and may be considered taxable income to you. Please consult your tax advisor regarding your specific situation.

2 PNC does not charge a fee for Mobile Banking. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking App. Mobile Deposit is a feature of PNC Mobile Banking. Use of the Mobile Deposit feature requires a supported camera-equipped device and you must download a PNC mobile banking app. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

BANKER INSTRUCTIONS: Apply promo code WP122 at account opening.

Low Cash Mode is a registered mark of The PNC Financial Services Group, Inc.

PNC WorkPlace Banking is a registered service mark of The PNC Financial Services Group, Inc.

Virtual Wallet is a registered trademark of The PNC Financial Services Group, Inc.

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YOU WORK HARD. BANKING SHOULD BE EASY.

THE OPTION OF THREE ACCOUNTS¹
Spend, Reserve and Growth¹ — paired with a suite of online and mobile tools to help you keep track of your money. It's a flexible checking account that can help simplify your spending plan!

VIRTUAL WALLET[®]
Checking, savings¹
and powerful digital tools
in one account

Spend
Your everyday
checking account

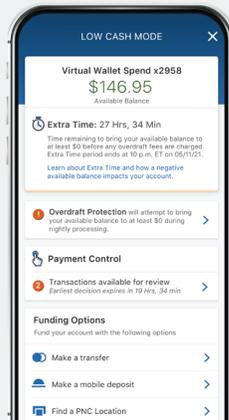
Reserve¹
A secondary checking
account where you can
set money aside for
short-term goals or
unexpected expenses

Growth¹
Savings with a competitive
rate that helps you build
toward your long-term goals

INTRODUCING LOW CASH MODESM IN THE PNC MOBILE APP^{2*}

**HOW YOU
HANDLE
OVERDRAFTS
SHOULD BE IN
YOUR CONTROL,
NOT JUST YOUR
BANK'S.**

*Low Cash Mode is available only on the Spend account of your Virtual Wallet product.



EXTRA TIME
You'll have at least 24 hours to bring your available Spend account balance³ to at least \$0 before you're charged overdraft fees.



PAYMENT CONTROL
Now you can choose to pay or return certain individual checks, and payments made using your routing and checking account numbers (ACH transactions),⁴ when your balance is negative.



INTELLIGENT ALERTS
Set up alerts so that if your Spend account balance gets too low, you'll be notified so you can take action.⁵

BUDGETING AND SAVINGS TOOLS[†]

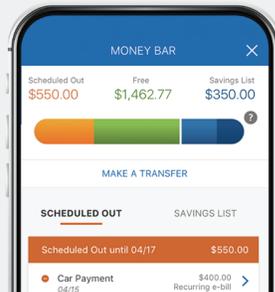
SPEND WISELY

Plan bills and expenses to see upcoming payday, payments and a history of posted Spend account transactions on your calendar.



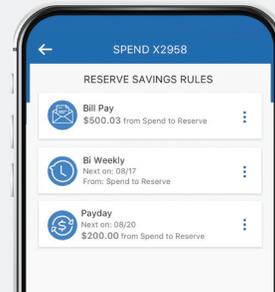
VISUALIZE YOUR PLANNING WITH THE DIGITAL MONEY BAR[®]

Virtual Wallet[®] includes a full range of digital and mobile tools to help you make better financial decisions.



GROW YOUR SAVINGS^{*}

Pay yourself first through automatic transfers to your Growth account, easily track spending and savings through the Virtual Wallet Spending Zone, and help



build your savings with the ability to earn a higher relationship rate when certain qualifications are met.⁶

[†]Certain tools available only if you have the Reserve and Growth.

VIRTUAL WALLET CHECKING, SAVINGS AND THE TOOLS TO MAKE THE MOST OF BOTH!

Choose the Virtual Wallet option that works for you. 

VIRTUAL WALLET® WITH PERFORMANCE SELECT

VIRTUAL WALLET® WITH PERFORMANCE SPEND

VIRTUAL WALLET®

No monthly service charge if you meet any one of the following:

- \$5,000 or more in total qualifying monthly direct deposits⁷ to Spend
- OR \$5,000 or more average monthly balance in Spend + Reserve¹ and/or up to 6 additional linked PNC consumer checking accounts⁸
- OR \$25,000 combined average monthly balance in PNC consumer deposits and/or investments⁸

- \$1,000 or more in total qualifying monthly direct deposits⁷ to Spend (\$2,000 for most PNC customers)
- OR \$2,000 or more average monthly balance in Spend + Reserve^{1,8}
- OR \$10,000 combined average monthly balance in linked PNC consumer deposits⁸

- \$500 or more in total qualifying monthly direct deposits⁷ to Spend
- OR \$500 or more average monthly balance in Spend + Reserve¹
- OR account holder is age 62 or over

Monthly service charge

\$25

\$15

\$7

OTHER ACCOUNT FEATURES AND FEES

As a PNC customer, you can access your money fee-free at nearly 18,000 ATMs across the country, as listed on your ATM locator⁹

No charge

No charge

No charge

PNC fees charged for using non-PNC ATMs¹⁰

No charge

First 4 reimbursed

First 2 reimbursed

Fees charged by other financial institutions for using their non-PNC ATMs¹⁰

Up to \$20 reimbursed

Up to \$10 reimbursed

Up to \$5 reimbursed

Affinity Visa® Debit Cards

No charge

No charge

No charge

Check writing

No charge

No charge

No charge

ONLINE MONEY MANAGEMENT TOOLS

Online banking and bill pay¹¹

No charge

No charge

No charge

Online statements¹²

No charge: required

No charge: required

No charge: required

Mobile banking²

No charge

No charge

No charge

REWARDS AND RELATIONSHIP BENEFITS

Earn cash or points with PNC Purchase Payback^{®13}

✓

✓

✓

Ability to earn higher relationship rates on Growth account^{1,6}

✓

✓

✓

ADDITIONAL FEATURES

Discount on check orders

No charge for PNC Exclusive or \$12 discount on select designs

\$8 discount on select designs

Cashier's checks

No charge

No charge

\$10 each

Stop payment orders

No charge

\$33

\$33

Additional checking, money market or savings accounts

Monthly service charges waived on up to 6 additional checking, savings or money market accounts⁸

Integrated Reserve and Growth accounts¹

Domestic wire transfers

No charge

\$15 incoming/\$30 outgoing

\$15 incoming/\$30 outgoing

International wire transfers

\$15 incoming/\$45 outgoing

\$15 incoming/\$45 outgoing

\$15 incoming/\$45 outgoing

*Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend and the associated offers are available only to those who live in qualifying areas in the following states: AL, DE, FL, GA, IL, IN, KY, MD, MI, MO, NC, NJ, NY, OH, PA, SC, VA, WI, WV and Washington DC. Offer is contingent on product availability and may vary based on your address and where and how you open your account. Talk to your PNC Banker for details.

We can help strengthen your financial wellness throughout your financial journey. And when you qualify for a PNC WorkPlace Banking Virtual Wallet product, you may also have access to certain benefits and rewards.

LEARN MORE ABOUT
VIRTUAL WALLET.

Scan the QR code
to watch a video.



✓ ENJOY EVEN MORE BENEFITS WITH PNC WORKPLACE BANKING®



YOU MAY EARN UP TO \$1,000 PER YEAR WHEN YOU REFER YOUR QUALIFIED COWORKERS through the Refer a Coworker Rewards Program. Introduce your coworkers to the benefits of banking with PNC, and you may earn \$100 for each person who opens a new, eligible account and meets the requirements to earn a cash reward, up to \$1,000 each calendar year. Visit pnc.com/referacoworker to learn more.¹⁴



EARN \$300 WHEN YOU CLOSE ON A NEW PNC MORTGAGE*

Close on a new PNC mortgage, establish automatic payments, and \$300 will be credited to your qualifying checking account.¹⁵



EARN \$100 WHEN YOU OPEN A NEW QUALIFYING PNC VISA® CREDIT CARD*

Open a new qualifying PNC Visa® Credit Card and make at least \$1,000 in purchases within the first 90 days following credit card account opening, and \$100 will be credited to your qualifying checking account. Choose from PNC Core® Visa®, PNC points® Visa® or PNC Cash Rewards® Visa®.¹⁶



HELP FINDING THE RIGHT PNC SERVICES FOR YOU

If you are interested in a financial wellness review, have questions about retirement or lending needs, our team can connect you with the right PNC specialist, at the right time in life.



FREE FINANCIAL WELLNESS SEMINARS AND 1:1 APPOINTMENTS

Get the tools and insights that help you make smart money decisions at every stage of your financial journey. Visit pnc.com/workplacewellness for a preview.

*PNC WorkPlace Banking credit card and mortgage cash offers are not available to customers holding the standard Virtual Wallet product.

CONTACT YOUR PNC WORKPLACE BANKING CONSULTANT WITH ANY QUESTIONS
OR TO APPLY FOR AN ACCOUNT TODAY.



Dawn Brown | dawn.beery.brown@pnc.com | 216-222-5469

¹ The Reserve and Growth accounts are available only when opening a Virtual Wallet product with Spend, Reserve and Growth.

² PNC does not charge a fee for Mobile Banking. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking App. Mobile Deposit is a feature of PNC Mobile Banking. Use of the Mobile Deposit feature requires a supported camera-equipped device and you must download a PNC mobile banking app. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

³ In order to avoid overdraft fees, you must bring the available balance in your account to at least \$0 before your Extra Time expires. If you make a deposit, the time it takes for your deposit to be reflected in your available balance and for those funds to become available to you will vary based on the deposit type and time. Depending on your deposit type or your deposit time, your deposit may not be available before your Extra Time period expires, and you may incur overdraft fees. See your Funds Availability policy for more information. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services including loans, deposit accounts, and other services at PNC and other institutions.

CONTINUED ON NEXT PAGE 

4 Debit card transactions do not qualify for Payment Control. When you choose to return an item that has been presented to PNC for payment, we will return the item to the payee's bank for insufficient funds, and the payee will not receive payment from PNC. You may still have an obligation to pay the payee for goods, services or other products. PNC is not responsible for satisfying any obligations between you and the payee or any other party with respect to an item you decide to return. Before choosing to return an item, you should consider rules the payee may have or actions the payee may take on late/returned payments. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services including loans, deposit accounts, and other services at PNC and other institutions.

5 PNC Alerts are free to customers. However, third party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply.

6 If you make at least five qualifying purchases in a month with your linked Visa® Debit Card and/or PNC consumer credit card, or set up a qualifying monthly direct deposit of at least \$5,000 for Virtual Wallet with Performance Select, \$2,000 (\$1,000 for PNC WorkPlace Banking® or Military Banking customers) for Virtual Wallet with Performance Spend, or \$500 for Virtual Wallet, you'll earn the corresponding relationship rate on your Growth account for the following month. Transactions are considered to be made when the transaction posts to the Spend or credit card account, which may be later than the date you initiated the transaction.

We will only link accounts at your direction. If you have not directed PNC to link another account to your Virtual Wallet, the accounts will not be linked and you will not receive a relationship rate, applicable waivers of monthly service charges or other relationship benefits on your unlinked PNC accounts. The requirement that you direct us to link accounts in order for you to receive benefits applies to all of your PNC accounts.

7 A qualifying direct deposit is defined as a recurring direct deposit of a paycheck, pension, Social Security or other regular monthly income electronically deposited by an employer or an outside agency into the Spend account of a Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend or Virtual Wallet. The total amount of all qualifying direct deposits credited to your checking account must be at least \$5,000 for Virtual Wallet with Performance Select, \$2,000 for Virtual Wallet with Performance Spend (\$1,000 for WorkPlace or Military Banking customers) or \$500 for Virtual Wallet. Credit card cash advance transfers, wire transfers, transfers from one account to another or deposits made at a branch or ATM do not qualify as qualifying direct deposits.

8 For PNC Virtual Wallet with Performance Select and PNC Virtual Wallet with Performance Spend, PNC deposit accounts eligible to be linked may include consumer checking, savings, money market, certificates of deposit and retirement certificates of deposit. For Virtual Wallet with Performance Spend only, any PNC Investment (PNCI) asset where PNCI is the broker-dealer of record is eligible to be included in the combined average monthly balance requirement; assets managed under a fiduciary relationship with PNC Wealth Management are not included. Some accounts may not be eligible to be included in the combined average monthly balance requirement based on titling structure, product type or other constraints. A maximum of ten (10) linked PNC accounts, including your Spend, Reserve and Growth accounts, may be included in the combined average monthly balance relationship. See the PNC Virtual Wallet Fine Print: "What You Need to Know," "Interest Payment and Balance Computation" section for details. We will determine the combined average monthly balance using the most current statement period balance on linked deposit accounts as of the day before this account cycles.

9 Visit pnc.com/locator to find a PNC or PNC Partner ATM near you where PNC customers can access money fee-free.

10 The fee for qualifying domestic or international non-PNC Bank ATM transactions made on your Spend, Reserve or Growth accounts during the statement period will be reimbursed to your Spend account at the end of the statement period in the order the transactions were processed. Virtual Wallet with Performance Select reimburses an unlimited count, Virtual Wallet with Performance Spend reimburses the first four and Virtual Wallet reimburses the first two fees. Fees in excess of this count per statement period will not be reimbursed.

In the event PNC determines that there has been fraudulent or excessive ATM usage on the account, PNC is not obligated to reimburse any related surcharge fees, and any related reimbursements must be repaid. Surcharge fees not identified within the transaction by the originating financial institution may not be reimbursed. Any fee reimbursements occur at the end of the statement period.

For additional information, see the Virtual Wallet Features and Fees or Consumer Schedule of Service Charges and Fees.

11 Online Banking is free to customers with an eligible account; however there may be a fee for certain optional services. We reserve the right to decline or revoke access to Online Banking or any of its services. All on line banking services are subject to and conditional upon adherence to the terms and conditions of the PNC Online Banking Service Agreement.

12 A fee may be charged if a paper statement is requested in addition to the on line statement for an account.

13 Offers are available from participating merchants. Your personal banking information is not shared with the merchants participating in PNC Purchase Payback. Whether you receive offers may depend on using your PNC Visa Card, or where you use your PNC Visa Card to make purchases. Not everyone will get the same offer.

14 To be awarded \$100 for referring a new customer to PNC WorkPlace Banking, you must hold a PNC WorkPlace Banking Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend, Virtual Wallet, Virtual Wallet Checking Pro, Performance Select Checking, Performance Checking or Standard Checking account and make a qualified referral through the on line form found at pnc.com/referacoworker

You must obtain permission from the person you are referring (the "Referee") for PNC to email them an offer on your behalf, because when you make a referral online, an email (the "Referral Email") to the Referee is generated indicating your name, a referral to open a qualifying PNC WorkPlace Banking checking product and a Coupon ID. To be eligible for the PNC Workplace Banking program's new customer offer, the Referee must be employed by a company that participates in the PNC WorkPlace Banking program.

In order for you to qualify to receive your reward, the Referee must first meet the following requirements: 1) is eligible for the PNC WorkPlace Banking program; 2) does not have signing authority on an existing PNC Bank consumer checking account, did not close an account within the past 90 days, and was not paid a promotional premium within the past 24 months; 3) when applying in person, presents the Referral Email with the Coupon ID by showing it to a PNC representative where available or, when applying via the Referral email, begins the digital application by clicking the "apply now" button where available; and 4) opens a qualifying PNC WorkPlace Banking checking product and meets the stipulations to earn a PNC WorkPlace Banking monetary reward.

Your reward of \$100 will be credited to your account within 60 to 90 days after the monetary reward is issued to the Referee and will be identified as "CREDITS WORKPLACE REFER" on your statement. You are limited to ten referral payments of \$100 – up to \$1,000 per 12-month period. This offer may be extended, modified or withdrawn at any time without prior notice and may vary by market. The value of the reward may be reported on Internal Revenue Service (IRS) Form 1099 and may be considered taxable income to you. Please consult your tax advisor regarding your specific situation.

15 To qualify for the \$300 mortgage account reward, at the time of mortgage application the PNC WorkPlace Banking customer must have an eligible PNC WorkPlace Banking Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend, Virtual Wallet Checking Pro, Performance Select Checking account or Performance Checking account, and must establish a qualifying, automatic mortgage payment that must occur within 180 days following the mortgage application. A qualifying, automatic mortgage payment is defined as a recurring PNC Mortgage loan payment electronically deducted from an eligible PNC WorkPlace Banking account. This includes recurring payments set up via Online Bill Pay. Mortgage payments initiated from a PNC checking account via online transfers do not qualify as automatic payments.

PNC WorkPlace Banking checking account must remain open in order for you to receive the \$300 reward, which will be credited to the eligible checking account within 90 days after conditions have been met and will be identified as "CREDITS MORTGAGE WKPMIL" on your monthly checking account statement. \$300 reward may be subject to tax reporting.

PNC is a registered service mark of The PNC Financial Services Group, Inc. ("PNC"). All loans are provided by PNC Bank, National Association, a subsidiary of PNC, and are subject to credit approval and property appraisal. Terms and conditions of this offer are subject to change without notice.

16 Obtaining a PNC Bank credit card account is subject to credit approval. To qualify for the \$100 credit card account cash award, when applying for a new credit card, the PNC WorkPlace Banking customer must have an eligible PNC WorkPlace Banking Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend, Virtual Wallet Checking Pro, Performance Select Checking account or Performance Checking account, open a new PNC Core, PNC points or PNC Cash Rewards credit card, and make at least \$1,000 in purchases within the first three billing cycles following credit card account opening. The \$100 cash award is not available to PNC WorkPlace Banking customers who have already opened a PNC Core, PNC points or PNC Cash Rewards credit card and were credited the \$100 cash award to an eligible checking account within the last 24 months.

The \$100 cash award will be in the form of a credit to the eligible checking account within 90 days following the purchase that enabled you to meet the \$1,000 minimum requirement. The \$100 cash award will be identified as "CREDITS CREDCARD WKPMIL" on your monthly checking account statement. Your PNC WorkPlace Banking checking account must remain open in order for you to receive the \$100 cash award. The \$100 cash award may be subject to tax reporting. Limit one \$100 cash award per PNCWorkPlace Banking eligible checking account in a 24-month period. The 24-month period begins on the date the most recent \$100 credit card account cash award was credited to the eligible checking account.

As used in this offer, the term "purchases" has the same meaning as "qualifying purchase" in the PNC points Program reward terms and conditions, as "purchase" in the PNC Cash Rewards Program reward terms and conditions, or as "purchase" under the account terms for PNC Core. That means that, in general, as used in this offer, "purchases" does not mean all transactions you may make with your credit card account. Some limited transactions, such as cash advance transactions (including the purchase of cash equivalent products) and balance transfers, are excluded. Also, fees and interest, even if included in the purchase balance on your account, never earn rewards and are not treated as purchases for purposes of qualifying for the cash award offer. For details about excluded transactions, please see the complete reward program terms and conditions available on pnc.com/creditcards.

For details on reward programs, please refer to the applicable reward terms and conditions, which are available at pnc.com/creditcards. This offer may be modified or discontinued at any time and without notice. Must apply for the credit card at the branch/Solution Center or through a PNC WorkPlace Banking representative.

PNC Bank, National Association, is the issuer of the PNC Bank credit cards described herein. Bank deposit products and services are provided by PNC Bank, National Association, **Member FDIC**.

Terms and conditions of these offers are subject to change without notice.

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PNC Work Place Banking and Virtual Wallet are registered service marks of The PNC Financial Services Group, Inc.

